

**Information to identify the case:**

Debtor 1	<u>Kathy J. Earnest</u>	Social Security number or ITIN	<b>xxx-xx-9605</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-23598-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kathy J. Earnest  
aka Kathy J. Fiebig

1/15/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kathy J. Earnest  
 Debtor

Case No. 19-23598-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db  
 15122136 +Kathy J. Earnest, 4310 Glencairn Street, West Mifflin, PA 15122-2204  
 15122139 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15122141 +Bank of NY Mellon Trust & Bank of Americ, c/o KML Law Group, Suite 5000,  
 BNY Mellon Independence Center, 701 Market St., Philadelphia, PA 19106-1538  
 +Bay Area Credit Services, Attn: Bankruptcy, 4145 Shackelford Road, Suite 330b,  
 Norcross, GA 30093-3541  
 15122140 +Bay Area Credit Services, 1000 Abernathy Rd, Atlanta, GA 30328-5606  
 15122142 +Collection Service Center, Inc., P.O. Box 560, New Kensington, PA 15068-0560  
 15122149 +Jefferson Hills Surgical Specialists, 1200 Brooks Lane, Suite 170, Clairton, PA 15025-3759  
 15122152 PA American Water Company, P. O. Box 371412, Pittsburgh, PA 15250-7412  
 15122154 Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 15122160 +West Mifflin Sanitary Sewer Authority, 1302 Lower Bull Run Road,  
 West Mifflin, PA 15122-2902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRSHEARER.COM Jan 16 2020 08:33:00 Robert Shearer, 5703 Brewster Lane,  
 Erie, PA 16505-1109  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 04:26:06 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jan 16 2020 04:27:44 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15122137 E-mail/Text: ebn@americollect.com Jan 16 2020 04:26:48 Americollect, 1851 S Alverno Road,  
 Manitowoc, WI 54221  
 15122138 E-mail/Text: ebn@americollect.com Jan 16 2020 04:26:49 Americollect, Po Box 1566,  
 1851 South Alverno Road, Manitowoc, WI 54221  
 15122143 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 16 2020 04:26:39  
 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave.,  
 New Kensington, PA 15068-6303  
 15122144 +E-mail/Text: kburkley@bernsteinlaw.com Jan 16 2020 04:27:44 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 15122145 +EDI: IIC9.COM Jan 16 2020 08:33:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 15122146 +EDI: IIC9.COM Jan 16 2020 08:33:00 I C System Inc, Attn: Bankruptcy, Po Box 64378,  
 St Paul, MN 55164-0378  
 15122148 EDI: IRS.COM Jan 16 2020 08:34:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 15122151 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:20:06  
 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
 Greenville, SC 29603-0497  
 15122150 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:21:06  
 LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269  
 15122155 EDI: PRA.COM Jan 16 2020 08:33:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502  
 15122157 EDI: PRA.COM Jan 16 2020 08:33:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502  
 15122153 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 04:26:06  
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg, PA 17128-0946  
 15122159 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jan 16 2020 04:26:57  
 State Farm Insurance Company, 100 State Farm Place, Ballston Spa, NY 12020-3722  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr THE BANK OF NEW YORK MELLON TRUST COMPANY Et Al..  
 aty\* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
 15122147\* +I.C. System, Inc., Po Box 64378, Saint Paul, MN 55164-0378  
 15122156\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502)  
 15122158\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd,  
 Norfolk, VA 23502)

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Jan 15, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY Et Al...  
bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Kathy J. Earnest julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.axosfs.com;rspclaw@gmail.com

TOTAL: 6